

Appl. No. 09/991,379  
Amdt. dated December 15, 2003  
Amendment under 37 CFR 1.116 Expedited Procedure  
Examining Group

PATENT

**REMARKS/ARGUMENTS**

**35 U.S.C. §102 Rejection, Wilf et al.**

The final Office Action has once again rejected claims 1-7, 9-15 and 17-20 under 35 U.S.C. §102(e) as being anticipated by Wilf et al. (U.S. Patent No. 5,899,980). For a valid anticipation rejection, the Office personnel must show that each and every limitation from the claims appears in a single piece of prior art. Applicant's believe major limitations from claims 1, 10 and 17 are neither taught nor suggested in the Wilf et al. reference. More specifically, Wilf et al. cannot be relied on to teach or suggest: (1) "automatically opening a new web browser for the customer" or (2) "presenting a transaction amounts in the new web browser window."

Applicant's respectfully request that the anticipation rejection be withdrawn for these reasons.

The Wilf et al. reference is drawn to an online system for ordering goods and services. This reference is silent on how or when web browser windows are used and does not suggest that a web browser window is automatically opened. Despite the position taken in the Office Action, the reference does not teach or suggest opening a new web browser window for the customer as is generally required by claims 1, 10 and 17. Embodiments of the present invention that open a new web browser window are believed by Applicant's to be advantageous over those that do not because the payment information can be given to a trusted entity in the new web browser window. Users of the Internet are fearful of giving payment information to just any website vendor so marking the line between website vendor and the payment system with a new web browser window is seen as having a tremendous advantage to those users.

**35 U.S.C. §103 Rejection, Wilf et al. in view of Kolling et al.**

The Office Action has rejected claims 8 and 16 under 35 U.S.C. §103(a) as being unpatentable over Wilf et al. (U.S. Patent No. 5,899,980) in view of Kolling et al. (U.S. Patent No. 5,920,847). These claims are believed allowable for at least the same reasons as those listed in the prior section.

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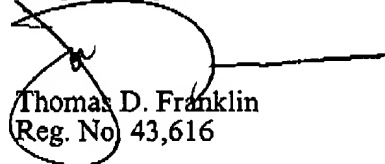
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**CONCLUSION**

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance and an action to that end is urged. Reconsideration of the rejections is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

  
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